

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JASON W. CARTER

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-24646

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/30/2018 and confirmed on 1/24/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		142,345.00
Less Refunds to Debtor	755.42	
TOTAL AMOUNT OF PLAN FUND		141,589.58

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	7,252.60	
Trustee Fee	6,797.72	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		14,050.32

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CARRINGTON MORTGAGE SERVICES LLC Acct: 3922	0.00	75,214.08	0.00	75,214.08
	CARRINGTON MORTGAGE SERVICES LLC Acct: 3922	16,242.00	16,242.00	0.00	16,242.00
	SANTANDER CONSUMER USA Acct: 6896	20,158.31	20,158.31	2,940.89	23,099.20
	TOYOTA MOTOR CREDIT CORP (TMCC) Acct: 2253	10,500.00	10,500.00	1,233.94	11,733.94
					126,289.22

Priority					
	DANIEL R WHITE ESQ AND TREMBA KINN Acct:	0.00	0.00	0.00	0.00
	JASON W. CARTER Acct:	0.00	0.00	0.00	0.00
	JASON W. CARTER Acct:	755.42	755.42	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC(++) Acct:	3,000.00	3,000.00	0.00	0.00
	DANIEL R WHITE ESQ(++) Acct:	0.00	0.00	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC(++) Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX4/23	0.00	0.00	0.00	0.00
	DANIEL R WHITE ESQ AND TREMBA KINN Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX4/23	4,252.60	4,252.60	0.00	0.00
	CARRINGTON MORTGAGE SERVICES LLC Acct: 3922	250.00	250.00	0.00	250.00
					250.00

Unsecured					
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 9296	5,514.68	261.56	0.00	261.56
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 6112	3,206.05	152.06	0.00	152.06
	PRA/PORTFOLIO RECOVERY ASSOC	1,578.62	74.87	0.00	74.87

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5634				
	CAVALRY SPV I LLC - ASSIGNEE(*)	218.00	10.34	0.00	10.34
	Acct: 9071				
	DIRECTV LLC BY AMERICAN INFOSOURC	564.97	26.80	0.00	26.80
	Acct: 5655				
	DISCOVER BANK(*)	1,371.07	65.03	0.00	65.03
	Acct: 0745				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 1442				
	PRA/PORTFOLIO RECOVERY ASSOC	1,927.47	91.42	0.00	91.42
	Acct: 7670				
	SOUTHWESTERN ENDOSCOPY CENTER	0.00	0.00	0.00	0.00
	Acct: 6501				
	SPRINT CORP(*)	0.00	0.00	0.00	0.00
	Acct: 2421				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9259				
	TOYOTA MOTOR CREDIT CORP (TMCC)	6,703.86	317.96	0.00	317.96
	Acct: 2253				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4503				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	APOTHAKE & ASSOC	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	ASHLEY CUNNINGHAM	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
	MCCALLA RAYMER ET AL	0.00	0.00	0.00	0.00
	Acct:				
	ADDED CREDITOR FOR CALCULATION	0.00	0.00	0.00	0.00
	Acct:				
					1,000.04

TOTAL PAID TO CREDITORS

127,539.26

TOTAL CLAIMED

PRIORITY 250.00

SECURED 46,900.31

UNSECURED 21,084.72

Date: 02/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

JASON W. CARTER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-24646

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jason W. Carter
Debtor

Case No. 18-24646-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Feb 28, 2024

Form ID: pdf900

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2024:

Recip ID	Recipient Name and Address
db	#+ Jason W. Carter, 531 Madison Drive, Smithfield, PA 15478-1265
14958399	++ Apothaker Scian, 520 Fellowship Road--C306, Mount Laurel, NJ 08054-3410
14958410	Phelan Hallinan Diamond & Jones, LLP, One Penn Center Plaza @ Suburban Station, 1617 John F. Kennedy Blvd.--Suite 1400, Philadelphia, PA 19103-1814
14958415	Southwestern Endoscopy Center, 300 Spring Creek Lane--Lower Level, Uniontown, PA 15401-9069

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: BKBCNMAIL@carringtonms.com	Feb 29 2024 00:25:00	CARRINGTON MTG SERV WILMINGTON SAVINGS, 1600 S. DOUGLASS RD., ANAHEIM, CA 92806
cr	Email/Text: BKBCNMAIL@carringtonms.com	Feb 29 2024 00:25:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
15643347	Email/Text: BKBCNMAIL@carringtonms.com	Feb 29 2024 00:25:00	Carrington Mortgage Services, LLC, 1600 S. Douglass Road, Anaheim, CA 92806
15185277	Email/Text: BKBCNMAIL@carringtonms.com	Feb 29 2024 00:25:00	WILMINGTON SAVINGS, CARRINGTON MTG SERV, 1600 S. DOUGLASS RD., ANAHEIM, CA 92806
14958400	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 29 2024 00:27:46	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14958401	+ Email/Text: bankruptcy@cavps.com	Feb 29 2024 00:26:00	Cavalry Portfolio Services, P.O. Box 520, Valhalla, NY 10595-0520
14958402	+ Email/Text: bankruptcy@cavps.com	Feb 29 2024 00:26:00	Cavalry SPV I, LLC, 500 Summit Lake Drive--Suite 400, Valhalla, NY 10595-2321
14958404	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 29 2024 00:39:30	Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
14958405	+ Email/Text: ccusa@ccuhome.com	Feb 29 2024 00:25:00	Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-7209
14958406	Email/Text: G06041@att.com	Feb 29 2024 00:26:00	Direct TV, P.O. Box 5007, Carol Stream, IL 60197-5007
14985797	Email/Text: G06041@att.com	Feb 29 2024 00:26:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14958407	Email/Text: mrdiscen@discover.com	Feb 29 2024 00:25:00	Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421
14961648	Email/Text: mrdiscen@discover.com	Feb 29 2024 00:25:00	Discover Bank, Discover Products Inc, PO Box

District/off: 0315-2

User: auto

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			3025, New Albany, OH 43054-3025
14958408	Email/Text: bknotice@ercbpo.com	Feb 29 2024 00:26:00	Enhanced Recovery, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14958403	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 29 2024 00:27:45	Chase Home Finance, Attn: Bankruptcy Department, 3415 Vision Drive, Columbus, OH 43219-6009
14986585	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 29 2024 00:39:37	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
15303187	Email/Text: BankruptcyECFMail@mccalla.com	Feb 29 2024 00:25:00	Wilmington Savings Fund Society, FSB, as trustee o, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
14958409	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 29 2024 00:28:14	Old Navy/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965003, Orlando, FL 32896-5003
14958411	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 29 2024 00:28:28	Portfolio Recovery, 120 Corporate Boulevard--Suite 1, Norfolk, VA 23502
14988030	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 29 2024 00:51:49	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14990530	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 29 2024 00:28:15	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14959223	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 29 2024 00:39:59	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14958414	Email/Text: bankruptcy@sequium.com	Feb 29 2024 00:25:00	Sequium Asset Solutions, LLC, 1130 Northchase Parkway--Suite 150, Marietta, GA 30067
14958416	Email/PDF: ais.sprint.ebn@aisinfo.com	Feb 29 2024 00:27:47	Sprint, P.O. Box 8077, London, KY 40742
14958412	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 29 2024 00:38:49	Sam's Club/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14958413	Email/Text: enotifications@santanderconsumerusa.com	Feb 29 2024 00:26:00	Santander Consumer USA, Attn: Bankruptcy Dept., P.O. Box 560284, Dallas, TX 75356-0284
15007621	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 29 2024 00:26:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
14958417	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 29 2024 00:25:00	Toyota Financial Services, P.O. Box 8026, Cedar Rapids, IA 52408-8026
14983013	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 29 2024 00:25:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14958418	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 29 2024 00:27:50	Toys R US Credit Card/Synchrony Bank, Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
TOTAL: 30			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr		Toyota Motor Credit Corporation
cr	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court., Wilmington Savings Fund Society, FSB, as trustee o, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14959931	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

District/off: 0315-2

User: auto

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Date Rcvd: Feb 28, 2024

Form ID: pdf900

Total Noticed: 34

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2024 at the address(es) listed below:

Name	Email Address
Daniel R. White	on behalf of Plaintiff Jason W. Carter r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of Debtor Jason W. Carter r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Denise Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com
James Warmbrodt	on behalf of Defendant Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Jeremy J. Kobeski	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pawb@fedphe.com, mcupec@grenenbirsic.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7